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Official Form 1 (4	/07)				carriorie		90 -	0.00		_		
	Ţ	Jnited S Nor			ruptcy of Illino					Vol	untary	Petition
Name of Debtor (if Davis-Rogers,		Last, First,	Middle):			Name	of Joint	Debtor (Spou	se) (Last, First	t, Middle):		
(include married, ma	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  AKA Felicia C Davis				All O (inclu	ther Nam de marrie	es used by the	e Joint Debtor ad trade names	in the last 8	years		
Last four digits of So	oc. Sec./Complet	te EIN or otl	her Tax I	D No. (if mo	re than one, state	e all) Last f	our digits	s of Soc. Sec./	Complete EIN	or other Ta	x ID No. (if	more than one, state all
Street Address of De 4253 W. Gladys Chicago, IL		reet, City, a	nd State)	:	ZIP Code	Street	Address	of Joint Debt	or (No. and St	reet, City, ar	nd State):	ZIP Code
County of Residence	e or of the Princi	pal Place of	Business		60624	Coun	ty of Res	idence or of th	ne Principal Pl	ace of Busin	ness:	
Mailing Address of l	Debtor (if differe	ent from stre	et addres	ss):		Maili	ng Addre	ss of Joint De	btor (if differe	ent from stree	et address):	
	1.4 (D)	Dit		Γ	ZIP Code							ZIP Code
Location of Principa (if different from stre												
	page 2 of this followed LLC and L	Drm.  LP)  ove entities,	Sing in I Rail Stoo	Ith Care Bugle Asset Real U.S.C. § road skbroker modity Bruning Bank er  Tax-Exe (Check box tor is a tax-er Title 26 of the Asset Real Park Park Park Park Park Park Park Park	eal Estate as 101 (51B)	e) anization d States	Cha	apter 7 apter 9 apter 11 apter 12 apter 13 ts are primarily ned in 11 U.S.C urred by an ind	Of Color Of	hapter 15 Pe f a Foreign M hapter 15 Pe f a Foreign M e of Debts k one box)	etition for R Main Procee etition for R Nonmain Pro	ding ecognition
☐ Full Filing Fee a ☐ Filing Fee to be attach signed appris unable to pay a ☐ Filing Fee waive attach signed appring Fee waive	ttached  paid in installme blication for the of fee except in ins r requested (app	court's consi tallments. R licable to ch	ble to ind ideration ule 1006 apter 7 in	certifying to (b). See Offi andividuals of	hat the debt cial Form 3A only). Must	or Check	Debtor c if: Debtor to insid c all appli A plan Accepts	is a small bus is not a small 's aggregate n lers or affiliate icable boxes: is being filed ances of the p		s defined in or as defined liquidated den \$2,190,000 ion.	d in 11 U.S.  ebts (exclud 0.	C. § 101(51D).  ing debts owed  e or more
Statistical/Administ Debtor estimates Debtor estimates there will be no 1 Estimated Number o  1- 49 99	that funds will be that, after any e funds available f of Creditors	e available xempt prope	erty is ex	cluded and	administrati			1- OVER		S SPACE IS F		
Estimated Assets  \$0 to \$10,000		1 to	\$100	D,001 to million	\$1,0	00,001 to 0 million		More than \$100 million	-			
Estimated Liabilities  \$0 to \$50,000		1 to	\$100	0,001 to	\$1,0	00,001 to 0 million		More than \$100 million				

Case 07-12825 Doc 1 Filed 07/18/07 Entered 07/18/07 14:41:46 Desc Main Page 2 of 36 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Davis-Rogers, Felicia (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David S. Yen July 17, 2007 Signature of Attorney for Debtor(s) (Date) David S. Yen Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

#### Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

#### Official Form 1 (4/07)

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): Davis-Rogers, Felicia

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Felicia Davis-Rogers

Signature of Debtor Felicia Davis-Rogers

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 17, 2007

Date

#### Signature of Attorney

### X /s/ David S. Yen

Signature of Attorney for Debtor(s)

David S. Yen ARDC No. 6194700

Printed Name of Attorney for Debtor(s)

Legal Assistance Foundation of Metropolitan Chicago

Firm Name

111 W. Jackson Blvd, 3rd Floor Chicago, IL 60604

Address

312-341-1070 Fax: 312-341-1041

Telephone Number

July 17, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# United States Bankruptcy Court Northern District of Illinois

In re	Felicia Davis-Rogers		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:		/s/ Felicia Davis-Rogers	
		Felicia Davis-Rogers	
Date:	July 17, 2007		

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Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Felicia Davis-Rogers		Case No	
_	<u> </u>	Debtor ,		
			Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	250,000.00		
B - Personal Property	Yes	3	10,427.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		228,010.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		6,999.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,587.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,793.00
Total Number of Sheets of ALL Schedules		15			
	T	otal Assets	260,427.50		
			Total Liabilities	235,009.66	

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Official Form 6 - Statistical Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Felicia Davis-Rogers		Case No.		
-	<del>-</del>	, Debtor			
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,587.00
Average Expenses (from Schedule J, Line 18)	3,793.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,357.97

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		6,999.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		6,999.66

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Form B6A (10/05)

In re	Felicia Davis-Rogers		Case No	
		Debtor	,	

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
4253 W. Gladys Ave Chicago IL 60624 , PIN 16-15-221-003-0000	Joint tenant	-	250,000.00	Unknown

Sub-Total > 250,000.00 (Total of this page)

Total > 250,000.00

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re	Felicia Davis-Rogers	Case No	
-		Debtor ,	

# SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash on debtor	-	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checking account, Midwest Bank & Trust	-	1,200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	ordinary and necessary used household goods and appliances. most were purchased second hand from thrift stores, etc.	-	100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	various used books, including school books	-	200.00
6.	Wearing apparel.	ordinary and necessary used personal clothing	-	100.00
7.	Furs and jewelry.	miscellaneous jewelry	-	25.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

(Total of this page)

Sub-Total >

1,675.00

2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Felicia Davis-Rogers	Case No.	
•		Debtor	

# SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		through debtor's employer, Quest Diagnostics, kimate amount	-	4,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	betwee	en 5 and 7 shares of stock in Quest Diagnostics	-	550.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.	act, fra	under Truth-in-Lending Act , consumer fraud aud, breach of fiduciary duty, et al vs. mortgage and mortgage broker	-	Unknown
	Give estimated value of each.	anticip	ated tax refund, pro-rated	-	600.00
				Sub-Tot	al > 5,150.00
			(Tota	d of this page)	·

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Felicia Davis-Rogers		Case No.	
_	<del>-</del>	Debtor	,	

# SCHEDULE B. PERSONAL PROPERTY

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	anticipated earned income & child tax credits, pro-	rated -	2,400.00
	claim for conversion against former landlord, Georg Roby. includes potential liquidated damages for violating Chicago RLTO	ge -	500.00
<ol> <li>Patents, copyrights, and other intellectual property. Give particulars.</li> </ol>	X		
23. Licenses, franchises, and other general intangibles. Give particulars.	X		
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25. Automobiles, trucks, trailers, and other vehicles and accessories.	1987 Ford Taurus	-	500.00
26. Boats, motors, and accessories.	X		
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X		
29. Machinery, fixtures, equipment, and supplies used in business.	X		
30. Inventory.	X		
31. Animals.	1 siamese fighting fish	-	2.50
32. Crops - growing or harvested. Give particulars.	X		
<ol> <li>Farming equipment and implements.</li> </ol>	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	4 cell phones	-	200.00
		Sub-Tota	al > 3,602.50
		Total of this page) Tot	al > 10,427.50
heet 2 of 2 continuation sheets to the Schedule of Personal Property	ttached	(D)	also on Summary of Schedules

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Form B6C (4/07)

In re	Felicia Davis-Rogers	Case No	
-	-	Debtor	

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 4253 W. Gladys Ave Chicago IL 60624 , PIN 16-15-221-003-0000	735 ILCS 5/12-901	15,000.00	250,000.00
Checking, Savings, or Other Financial Accounts, Certichecking account, Midwest Bank & Trust	ficates of Deposit 735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Books, Pictures and Other Art Objects; Collectibles various used books, including school books	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel ordinary and necessary used personal clothing	735 ILCS 5/12-1001(a)	100%	100.00
Interests in IRA, ERISA, Keogh, or Other Pension or F 401(k) through debtor's employer, Quest Diagnostics, approximate amount	Profit Sharing Plans 735 ILCS 5/12-1006	100%	4,000.00
Stock and Interests in Businesses between 5 and 7 shares of stock in Quest Diagnostics	735 ILCS 5/12-1001(b)	550.00	550.00
Other Contingent and Unliquidated Claims of Every Na anticipated tax refund, pro-rated	a <u>ture</u> 735 ILCS 5/12-1001(b)	600.00	600.00
anticipated earned income & child tax credits, pro-rated	735 ILCS 5/12-1001(g)(1)	100%	2,400.00
Automobiles, Trucks, Trailers, and Other Vehicles 1987 Ford Taurus	735 ILCS 5/12-1001(c)	500.00	500.00
Animals 1 siamese fighting fish	735 ILCS 5/12-1001(b)	2.50	2.50
Other Personal Property of Any Kind Not Already Liste 4 cell phones	e <u>d</u> 735 ILCS 5/12-1001(b)	200.00	200.00

Total:	23 752 50	259.752.50

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Official Form 6D (10/06)

In re	Felicia Davis-Rogers	Case No.	
-		Debtor	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_			_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR		sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDATED	Εl	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	1		secured status is disputed	Т	E			
Chase Bank USA, N.A 200 White Clay Center Drive Newark, DE 19711	X	-	4253 W. Gladys Ave Chicago IL 60624 , PIN 16-15-221-003-0000		D	Х		
	┡	_	Value \$ 250,000.00	<u> </u>			227,000.00	0.00
Account No.  City of Chicago, Department of Water Suite LL10 333 South State St. Chicago, IL 60604-3976	X	-	water bill, may have a small balance due 4253 W. Gladys Ave Chicago IL 60624, PIN 16-15-221-003-0000				40.00	
Account No.	╀	+	Value \$ 250,000.00 401(k) through debtor's employer, Quest	-			10.00	0.00
Quest Diagnostics 401(k) plan One Malcolm Ave. Teterboro, NJ 07608		-	Diagnostics, approximate amount  Value \$ 4,000.00	-			1,000.00	0.00
Account No.			Value \$					
continuation sheets attached		•	S (Total of t	Subt			228,010.00	0.00
			(Report on Summary of Sc		ota lule		228,010.00	0.00

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In re	Felicia Davis-Rogers		Case No.	
		Debtor(s)		

# SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS Attachment A

Debtor has canceled (rescinded) June 7, 2006 transaction in which Chase Bank obtained a security interest on property at 4253 W. Gladys Avenue, Chicago, Illinois, which is debtor's home due to lender's failure to provide all material disclosures to her.

Once debtor canceled the transaction, the security interest of lender became void. Debtor does not know if lender will dispute her rescission. If lender does not dispute her rescission, or if rescission is found proper by a court, then lender is not secured, but lender will have an unsecured claim for the money or property provided.

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Official Form 6E (4/07)

In re	Felicia Davis-Rogers	Case No.	
-		Debtor	

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the "Disputed." (You may need to place an "X" in more than one of these three columns.)

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Felicia Davis-Rogers	Case No.
_	<del>-</del>	Debtor

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	2	U	I D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE			D I S P U T E D	AMOUNT OF CLAIM
Account No.			Telephone Service	T	TE		
AT&T/SBC Bankruptcy Dept. P.O. Box 769 Arlington, TX 76004		-					26.00
Account No. 1998 M1 731955			rent (disputed)	+	+		20.00
Earth Realty Ltd 115 S. Marion St Oak Park, IL 60302		-				x	
Account No.		-	Gradel, Joyce, Attorney	-	+	-	900.00
Representing: Earth Realty Ltd			PO Box 1577ST Oak Park, IL 60304				
Account No.		T					
HSBC CARSON'S PO Box 15521 Wilmington, DE 19805		-					441.00
2 continuation sheets attached Subtotal (Total of this page) 1,367.00							

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Official Form 6F (10/06) - Cont.

In re	Felicia Davis-Rogers	Case No	
-		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UZLLQULDAFED	DISPUTED	AMOUNT OF CLAIM
Account No.				T	E		
MCI Residential Service P.O. Box 17890 Denver, CO 80217-0890		-			D		209.00
Account No.	$\vdash$		Park Dansan	+	$\vdash$	-	
Representing: MCI Residential Service			113 W. 3rd Ave. Gastonia, NC 28053				
Account No.				T			
Med1 University Pathologists c/o UCB Collections PO Box 14948 Columbus, OH 43214		-					160.00
Account No. 8-5000-4245-1570	┢	H	Utility	T		+	
Peoples Energy Special Projects (Bankruptcy) 130 East Randolph Street Chicago, IL 60601		-					3,307.66
Account No. 2002 M1 733408		f	rent at 5007 W. Jackson, disputed	T	T	T	
Roby, George c/o Roby Properties 5930 W. Adams St Chicago, IL 60644-3701		-	Subject to setoff.			×	1,045.00
Sheet no1 of _2 sheets attached to Schedule of		_		Sub	tota	ıl	4,721.66
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	4,721.00

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Official Form 6F (10/06) - Cont.

In re	Felicia Davis-Rogers	Case No.	
		, Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	T	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<del></del>	1	T =		
CREDITOR'S NAME,	ŏ	1	sband, Wife, Joint, or Community	۱۶.	N	l,	1	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTI	LIQI	D I S P U T	<u> </u>	AMOUNT OF CLAIM
(See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N T				AMOUNT OF CLAIM
Account No.				]	DATED		T	
Washington Mutual Bank-Providian 5040 Johnson Dr Pleasanton, CA 94566		-						
				$\perp$				911.00
Account No.	ļ		UNIFUND CCR PARTNERS 10625 TECHWOOD CIR					
Representing: Washington Mutual Bank-Providian			Cincinnati, OH 45242-2846					
Account No.	T			T	l	t	Ť	
Account No.				T				
Account No.								
Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)					911.00
creators froming offsecured fromphority Claims			(Total Of t		ρα; Γoti		<b>\</b>	
			(Report on Summary of So				L	6,999.66

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Form B6G (10/05)

In re	Felicia Davis-Rogers	Case No
_	-	Debtor ,

### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

T-Mobile Bankruptcy Dept 5421 Jefferson St NE Albuquerque, NM 87109-3460 cell phone contract, contract runs until Dec 2008. Not in default, debtor will continue with contract

ontinuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Form B6H (10/05)

In re	Felicia Davis-Rogers	Case No.	
-		Debtor ,	

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

# NAME AND ADDRESS OF CODEBTOR

Mattie Davis 4253 W. Gladys Ave #1 Chicago, IL 60624

Mattie Davis 4253 W. Gladys Ave #1 Chicago, IL 60624

#### NAME AND ADDRESS OF CREDITOR

Chase Bank USA, N.A 200 White Clay Center Drive Newark, DE 19711

City of Chicago, Department of Water Suite LL10 333 South State St. Chicago, IL 60604-3976

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Official Form 6I (10/06)

In re	Felicia Davis-Rogers		Case No.	
		Debtor(s)	-	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

iled, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.									
Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE									
	RELATIONSHIP(S):	AGE(	*						
	Daughter		13						
Married	Son		14						
	Spouse		35						
El.	SON		9	OHEE					
Employment:	DEBTOR DEBTOR		51	POUSE					
•	hlebotomist								
1 7	uest Diagnostics								
	years								
	355 Mittel Blvd Ood Dale, IL 60191								
INCOME: (Estimate of average or	r projected monthly income at time case filed)		DEBT	OR		SPOUSE			
1. Monthly gross wages, salary, and	d commissions (Prorate if not paid monthly)	\$	2,4	50.00	\$	N/A			
2. Estimate monthly overtime		\$		0.00	\$	N/A			
			0.4	150.00		N1/A			
3. SUBTOTAL		\$	2,4	150.00	\$	N/A			
4. LESS PAYROLL DEDUCTION	NS	-							
a. Payroll taxes and social sec		\$	3	346.00	\$	N/A			
b. Insurance	, and the same of	\$		342.00	\$ <del></del>	N/A			
c. Union dues		\$ \$		0.00	\$ <del></del>	N/A			
	loan repayment	¢		75.00	\$ <del></del>	N/A			
d. Other (Specify). 401(k)	Tour repayment			0.00	φ <u> </u>	N/A			
			· .	0.00	Ψ	14// (			
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	8	863.00	\$	N/A			
6. TOTAL NET MONTHLY TAK	KE HOME PAY	\$	1,5	87.00	\$	N/A			
7. Regular income from operation	of business or profession or farm (Attach detailed	statement) \$	<u> </u>	0.00	\$	N/A			
8. Income from real property	·	\$	_	0.00	\$	N/A			
9. Interest and dividends		\$		0.00	\$	N/A			
10. Alimony, maintenance or suppo	ort payments payable to the debtor for the debt	or's use or							
that of dependents listed above		\$		0.00	\$	N/A			
11. Social security or government									
(0 :0)		\$		0.00	\$	N/A			
		<u> </u>		0.00	\$	N/A			
12. Pension or retirement income		<del></del> \$	-	0.00	\$ <del></del>	N/A			
13. Other monthly income		4			Ψ				
(Specify):		\$		0.00	\$	N/A			
(speeny).		<u> </u>		0.00	\$ <del></del>	N/A			
					Ψ <u></u>	14/1			
14. SUBTOTAL OF LINES 7 THI	ROUGH 13	\$		0.00	\$	N/A			
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	1,5	87.00	\$	N/A			
16. COMBINED AVERAGE MOR	NTHLY INCOME: (Combine column totals or repeat total reported on line 15)		\$_		1,587.	00			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: debtor's husband is studying for GED, once he gets it, he hopes to be able to get a good job

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Official Form 6J (10/06)

In re	Felicia Davis-Rogers		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

		0 ==(0)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's f	amily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	900.00
a. Are real estate taxes included? Yes X No	Ψ	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	600.00
b. Water and sewer	\$	0.00
c. Telephone	\$	65.00
d. Other cell phone	\$	218.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	500.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	575.00
8. Transportation (not including car payments)	\$	380.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	55.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,793.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
debtor is planning on moving to an apartment. Rent may be about the same as her current share of mortgage payment, but she hopes that utility costs are less	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,587.00
b. Average monthly expenses from Line 18 above	\$	3,793.00
c. Monthly net income (a. minus b.)	\$	-2,206.00

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Felicia Davis-Rogers			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO				
I declare under penalty of perjury that I sheets [total shown on summary page plus knowledge, information, and belief.					
Date	July 17, 2007	Signature	/s/ Felicia Davis-Rogers Felicia Davis-Rogers Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Felicia Davis-Rogers		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$17,790.12	2007 Quest Diagnostics, YTD
\$25,314.57	2006 Quest Diagnostics
\$24,000.00	2005 Quest Diagnostics - approx

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

received food stamps off and on from 2005 to 2006. varied between 150 to 200 per \$0.00

month,

### 3. Payments to creditors

None П

Complete a. or b., as appropriate, and c.

*Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase Bank USA, N.A. 200 White Clay Center Drive Newark, DE 19711

DATES OF AMOUNT STILL AMOUNT PAID **OWING PAYMENTS** April, may, june 2007. \$2,700.00 \$227,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR VALUE OF PAYMENTS/

AMOUNT STILL **TRANSFERS TRANSFERS OWING** 

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

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Best Case Bankruptcy

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

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#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. ADDRESS

NATURE OF BUSINESS I

BEGINNING AND ENDING DATES

6

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 17, 2007	Signature	/s/ Felicia Davis-Rogers
			Felicia Davis-Rogers
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

In re	e Felicia Davis-Rogers		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1 2	City of Chicago	V			11 0 3 0 = 1(0)
4253 W. Gladys Ave Chicago IL 60624 , PIN 16-15-221-003-0000	City of Chicago, Department of Water	^			
4253 W. Gladys Ave Chicago IL 60624 , PIN 16-15-221-003-0000	Chase Bank USA, N.A		X (avoid lien)		
401(k) through debtor's employer, Quest Diagnostics, approximate amount	Quest Diagnostics 401(k) plan	Debtor will ret payments.	ain collateral a	ind continue to r	make regular

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
cell phone contract, contract runs until Dec 2008. Not in default, debtor will continue with contract	T-Mobile Bankruptcy Dept	Х

Date	July 17, 2007	Signature	/s/ Felicia Davis-Rogers
			Felicia Davis-Rogers
			Debtor

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# Document Page 31 of 36 United States Bankruptcy Court Northern District of Illinois

Northern District of Ininois				
In re	Felicia Davis-Rogers		Case No.	

	Debtor(s) Chapter 7	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and to compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	
	Balance Due	
2.	\$ of the filing fee has been paid.	
3.	The source of the compensation paid to me was:	
	☐ Debtor ☐ Other (specify): Attorney's normal salary from LAFMC	
4.	The source of compensation to be paid to me is:	
	☐ Debtor ☐ Other (specify): Attorney's normal salary from LAFMC	
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law first	m.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.	
	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]	
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Evicting any tenants of debtor. If requested LAFMC may represent debtor in non-bankruptcy matters according to LAFMC priority guidelines, however, this requires a separate decision.	
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in bankruptcy proceeding.	
Date	ed: July 17, 2007 /s/ David S. Yen	
Suc	David S. Yen Legal Assistance Foundation of Metropolitan Chicago 111 W. Jackson Blvd, 3rd Floor Chicago, IL 60604	
	312-341-1070 Fax: 312-341-1041	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David S. Yen	X /s/ David S. Yen	July 17, 2007				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
111 W. Jackson Blvd, 3rd Floor						
Chicago, IL 60604						
312-341-1070						
	Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Felicia Davis-Rogers	X /s/ Felicia Davis-Rogers	July 17, 2007				
Printed Name(s) of Debtor(s)	Signature of Debtor	Date				
Case No. (if known)	X					
	Signature of Joint Debtor (if any)	Date				

# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Felicia Davis-Rogers		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	18
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and o	correct to the best of my

Felicia Davis-Rogers 4253 W. Gladys Ave #2 Chicago, IL 60624

David S. Yen Legal Assistance Foundation of Metropolitan Chicago 111 W. Jackson Blvd, 3rd Floor Chicago, IL 60604

AT&T/SBC Bankruptcy Dept. P.O. Box 769 Arlington, TX 76004

Chase Bank USA, N.A 200 White Clay Center Drive Newark, DE 19711

City of Chicago, Department of Water Suite LL10 333 South State St. Chicago, IL 60604-3976

Earth Realty Ltd Acct No 1998 M1 731955 115 S. Marion St Oak Park, IL 60302

Gradel, Joyce, Attorney PO Box 1577ST Oak Park, IL 60304

HSBC CARSON'S PO Box 15521 Wilmington, DE 19805

Mattie Davis 4253 W. Gladys Ave #1 Chicago, IL 60624

MCI Residential Service P.O. Box 17890 Denver, CO 80217-0890

Med1 University Pathologists c/o UCB Collections PO Box 14948 Columbus, OH 43214

Park Dansan 113 W. 3rd Ave. Gastonia, NC 28053

Peoples Energy Acct No 8-5000-4245-1570 Special Projects (Bankruptcy) 130 East Randolph Street Chicago, IL 60601

Quest Diagnostics 401(k) plan One Malcolm Ave. Teterboro, NJ 07608

Roby, George Acct No 2002 M1 733408 c/o Roby Properties 5930 W. Adams St Chicago, IL 60644-3701

T-Mobile Bankruptcy Dept 5421 Jefferson St NE Albuquerque, NM 87109-3460

UNIFUND CCR PARTNERS 10625 TECHWOOD CIR Cincinnati, OH 45242-2846

Washington Mutual Bank-Providian 5040 Johnson Dr Pleasanton, CA 94566